

Sub B/D  
45. A method to transact advantages comprising the steps of:  
offering advantages; and  
exchanging advantages for consideration.

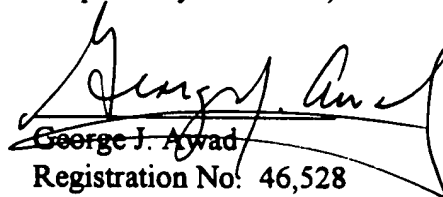
Cont  
46. The method recited in claim 45, wherein said offering step comprises the step  
providing said offered advantages for transaction in a transaction system, said transaction  
system comprising any of a direct-pay transaction system, a credit-based transaction system,  
an incentive-based transaction system and an auction-based transaction system. --

REMARKS

The purpose of this amendment is to claim subject matter disclosed but not claimed in  
the initial filing. This amendment does not add any new matter to the application as filed.

An expedient and favorable first office action is respectfully requested.

Respectfully submitted,

  
George J. Awad  
Registration No: 46,528

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WOODCOCK WASHBURN KURTZ  
MACKIEWICZ & NORRIS LLP  
One Liberty Place - 46th Floor  
Philadelphia, PA 19103  
(215) 568-3100